



## RESEARCH ARTICLE

**Ethics with Money in the Process of Social Environment Protection**Duong Duc Hung<sup>1</sup>, Nguyen Van Y<sup>2\*</sup>, Nguyen Anh Quoc<sup>3</sup><sup>1</sup> Van Hien University Ho Chi Minh City, Vietnam<sup>2</sup> Ho Chi Minh City University of Law<sup>3</sup> University of Social Sciences and Humanities – Viet Nam National University Ho Chi Minh City (VNUHCM – USSH), Vietnam**ARTICLE INFO****ABSTRACT**

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The content of the scientific article aims to clarify the unity between ethics and money in protecting the social environment, systematically presenting the process of cooperation and competition in sustainable development in cultural, economic, and political aspects. The social philosophy and humanities methodology approach the research topic, combining qualitative and quantitative methods. The study shows that ethics is not only used to distinguish from a biological perspective but also a concept to distinguish social differences. There is existence and development between different species; they do not have the concept of good and evil like humans. In the same species, competition and cooperation coexist, thereby creating the concept of good and evil. Good and evil are relative concepts and can transform into each other over history. Therefore, the object of ethics is truth and reality. A career that suits a person's ability and needs manifests freedom. Earning money that does not match one's ability and needs can lead to coercion and damage the environment. The article puts forward four main arguments: First, the species' existence is instinctive, and there is no concept of good or evil. Second, in survival, people are divided into different groups. Third, the object of morality is the truth of life. Fourth, competition for money can lead to conflict and war, so there is a need for dialogue and tolerance to cooperate based on truth to protect the social environment.

**1. INTRODUCTION**

With their cross-cultural solid economic and social interactions, environmental societies have brought unprecedented development opportunities. However, these benefits pose severe ethical challenges, especially in the business and financial sectors. The conflict between profit and social responsibility, the difficulty in establishing common ethical standards, the pressure from competition and excessive consumption, and the challenge of monitoring and enforcing regulations have created intractable problems. Many businesses have not hesitated to exploit resources indiscriminately, use child labor, or engage in corrupt activities to achieve high profits. The diversity of cultures, laws, and value systems of countries makes it extremely difficult to build a unified set of ethical standards globally, creating legal loopholes that can easily be exploited for unethical behavior. Increasing competition forces businesses to look for ways to reduce production costs and increase profits, which can lead to cutting corners on labor, using poor-quality materials, or even fraud. In addition, the trend of overconsumption also encourages businesses to mass produce unsustainable products, waste resources, and pollute the environment. Due to the transnational nature of economic activity, monitoring and enforcing ethical business regulations is more complicated than ever. Many businesses seek to shift profits to tax havens to avoid paying taxes or set up subsidiaries in countries with lax environmental and labor regulations. Close coordination between countries, international organizations, businesses, and consumers is needed to address these complex issues. Developing and implementing international legal regulations on business ethics, raising public awareness of

corporate responsibility, and encouraging sustainable consumption are urgent solutions to protecting the social environment.

## **2. RESEARCH STATUS OF THE TOPIC**

Environmental protection has created a more closely connected world economically, culturally, and socially, making the relationship between ethics and money more complex and multidimensional. Researchers have focused on several core issues, including changes in moral values, business ethics, inequality, corruption, economic crime, and the role of international organizations. The intersection of different value systems brought about by environmental protection has profoundly changed how people perceive money's role in their lives. In the fiercely competitive environment of the global economy, businesses face many ethical decisions related to social responsibility, environmental protection, child labor, and corruption. International organizations such as the United Nations, the World Bank, and the International Monetary Fund are essential in establishing ethical standards and regulations for global economic activities. The relationship between ethics and money in social and environmental protection has received many views, including optimistic, pessimistic, and balanced. The optimistic view holds that social environmental protection will promote economic development, improve living standards, and create a fairer society. According to this view, money is the driving force for creativity and innovation. However, the pessimistic view holds that social environmental protection increases inequality, undermines traditional moral values, and leads to many serious social problems. Money is even considered the root of all evil. The balanced view holds that social environmental protection brings both opportunities and challenges. Money is a valuable tool but must be used responsibly and ethically. A comprehensive solution is needed, including establishing an international legal framework, raising ethical awareness, strengthening the role of social organizations, and enhancing international cooperation to address the ethical challenges related to money in social and environmental protection. Establishing common rules and standards to regulate global economic activities is necessary to ensure transparency and accountability. In addition, it is necessary to strengthen education on business ethics and social responsibility for economic agents, including entrepreneurs, managers, and citizens. Encouraging the active participation of non-governmental organizations and civil society in monitoring and evaluating economic activities is also essential. Countries must work closely together to address transnational issues such as climate change, inequality, and crime. Understanding the complex relationship between ethics and money in environmental protection will help people develop appropriate policies and build a more equitable and sustainable social environment.

## **3. RESEARCH METHOD**

To clarify the purpose of the topic, the author applies the philosophical methodology of man and society, in which man is considered the object of research and the theoretical premise for the study of ethics and money in protecting the social environment. Each individual and society are the condition and product of each other; the richness of individual life reflects the diversity of social life in the research process and presents the relationship between ethics and money in protecting the social environment. In addition, the author combines qualitative, analytical, synthetic, comparative, and reverse methods. In particular, the reverse method helps the author clarify the complex transition between ethics and money in the process of protecting the social environment, including the transition between pairs of opposing categories such as cause and effect, necessity and freedom, ability and need, means and purpose, subject and product. Although ethics and money are two concepts, they interact and complement each other in the exchange process. The presence of ethics in economic activities, especially in the process of protecting the social environment, contributes to ensuring the fairness and sustainability of transactions.

## **4. DISCUSSION AND RESEARCH RESULTS**

### **4.1. Human Survival**

Humans are complex systems constantly interacting dynamically with their natural and social environments. The ability to self-regulate helps each person adapt to changes in the environment, such as sweating to cool the body when the temperature increases. However, this ability also has its

limits. When the environment changes suddenly or too quickly, the body may not be able to adapt, leading to illness. Humans breathe air, drink water, and eat natural foods while excreting waste into the environment. Every breath and drop of water each person drinks contributes to the ecosystem's delicate balance. Human life depends on the harmony between the body and nature. Each person's body is an indispensable part of nature. These processes are controlled by genes, like blueprints, determining every characteristic of each person. Necessity and freedom often describe the relationship between the body and the environment. Humans have a certain degree of freedom in choosing their lifestyle, but the laws of nature always limit those choices. Although everyone has the right to choose food, no one can live without water and air. Understanding the intimate relationship between the human body and the natural environment helps each person live healthier and appreciate more what the natural environment has given each person.

Protecting the environment of society is a self-protecting society, requiring each individual to apply practical and ethical methods to solve environmental problems based on his or her strengths and knowledge. However, "which emphasized applying a pragmatic and ethical approach to solving environmental problems based on ecological concern or skills" (Istiadji et al., P., 2024, p.28). Reproduction is a necessary process, creating a bond between generations and maintaining the existence of humanity. The mother-child relationship is unique, starting from the womb when the child has natural reflexes to adapt to the external environment. Breastfeeding is a typical example of this connection. Children gradually develop skills and knowledge by interacting with the environment and becoming independent individuals. The human body develops into a complex system from a single cell, constantly interacting with the environment. Humans are a physical body and a social and spiritual entity. Consciousness, thinking, and creativity have helped humans create civilization and modern society. However, everyone should remember that their nature is still attached to the natural environment. Humans need to work and create to survive and develop, which is the relationship between humans and the living environment. Therefore, "existence and cultural tradition engage in an ongoing interaction with contemporary times and actual history, unveiling the true implications of existence" (Phuoc et al., 2024, p.1184).

Through labor, each person creates products that satisfy material needs and create cultural values. However, a happy life is not only based on material wealth but also requires a balance between material needs and spiritual values such as love, family, friends, and personal development about society. The career choice is a typical example; it affects the quality of life and personal development. Therefore, "personal factors are also paramount to achieving a favorable work attitude, and attitude determines growth" (Renecynth et al., 2023, p.251). However, this decision is often influenced by many social and economic factors.

Humans are social and biological entities, constantly interacting with the surrounding environment. Humans can perform life activities and contribute to society thanks to their bodies. Each individual has an important role, from practical jobs such as doctors, teachers, and farmers to creative activities such as art and science. Humans meet personal needs, build relationships, and learn new knowledge and skills through social activities. However, humans are a part of society and are the subjects that shape society. Humans can create positive or negative changes to the natural and social environment through consciousness, thinking, and creativity.

The concept of good and evil is a product of the socialization process, helping humans distinguish between beneficial and harmful behaviors. It is inappropriate to impose human moral standards on the hunting behavior of animals, especially predators like wolves. Hunting in packs is an indispensable survival instinct in the life of wolves. It is unfair to compare wolves' hunting behavior with humans. Although they share a common ancestor, wolves and domestic dogs have developed entirely different behavioral characteristics due to domestication and artificial selection. Dogs have adapted to living with humans and showing loyalty, while wolves still retain their hunting instincts.

Similarly, wolves hunt for survival, which is their survival instinct. It is necessary to understand and respect the differences between animals. Instead of judging their behavior by human standards, humans should learn and explore the natural laws that govern it.

Survival instinct is the main driving force of all animals, including humans. However, human instincts govern and can think, create, and build societies. Through evolution and socialization, each person has developed moral values and social norms to regulate their behavior. Hunting and consuming animals is a typical example. Although it is part of the evolutionary process, with the development of society and technology, humans have more and more alternatives. Judging this behavior based on the "good" or "bad" criteria is too simple. Each person must comprehensively consider economic, social, cultural, and ethical factors more objectively. In the process of social interaction, each person not only exchanges goods and services but also shares feelings, experiences, and knowledge.

Love, empathy, and compassion are noble values that help build healthy relationships. However, relationships can also lead to conflicts and misunderstandings. Resolving conflicts peacefully and constructively is an important life skill. "It is shown that conflict is not a fated effect of climate change but somewhat a creation of how society responds to its impacts" (Chigudu, D., 2024, p.17). Education helps people learn to respect differences, cooperate with others, and contribute to the joint development of the community. Life is a journey of continuous discovery. Everyone has their own goals and values. The pursuit of happiness is a personal process that requires constant effort. Each person's actions impact themselves, those around them, and society. Good actions demonstrate care, sharing, and respect, contributing to building a healthy society.

On the contrary, evil actions hurt and destroy interpersonal relationships. Honesty, trust, and cooperation are core values in social relationships. Lies not only damage trust but also destroy relationships. Families, schools, and communities are essential cells of society. In these environments, mutual respect, shared responsibility, and searching for normative solutions are essential to maintain stability and development. However, in life, each person often faces conflicts and difficult choices. Social pressure and differences in opinion can lead to conflicts. Humans need understanding, tolerance, and practical communication skills to solve these problems. Education plays a vital role in shaping personality and preparing each person to face life's challenges. Through education, people learn to respect differences, cooperate with others, and contribute to building the community. Life is a journey of continuous discovery. Each person has his or her own goals and values in life. Pursuing happiness is a personal process that requires effort and a constant balance between the natural and social environments.

#### **4.2. Human ethics in the social environment**

Despite their common origin, wolves, domestic dogs, and hunting dogs have developed different characteristics and behaviors to adapt to their habitats and natural roles. Likewise, people have cultural, social, and personal diversity in their jobs, occupations, and positions. Each person has preferences, beliefs, and values contributing to humanity's rich diversity. People create structures for families, religions, states, and other social organizations to meet their safety, emotional, and developmental needs. Each of these organizations has its own rules, values, and goals, which contribute to the formation and maintenance of society. For example, families foster love, care, and mutual support; religions provide people with faith and hope; states provide security and social order; and economic organizations create products and services that meet people's basic, basic needs, thus "providing insights into the construction and management of casual dining servicescape" (Chunhui, W. ., & Keat, O. B. ., 2024, p.449). In the interaction process, these social organizations cooperate and compete to achieve their goals. Conflicts and contradictions are inevitable in life. They are related to the survival issue and are the driving force for development. Human survival and development have the highest moral value.

Any factor that hinders this development goes against moral values. Conflicts significantly impact many areas of life, from how societies respond to challenges such as natural disasters and climate change to threats to ecological balance. However, species can find peaceful solutions and build a better society through dialogue, understanding, and mutual respect. Species and ecosystems exist in a complex, mutually supportive relationship, each playing an essential role in maintaining the balance of the ecosystem. Biodiversity is one of the core values of life in general. As part of the ecosystem, humans have created complex societies with various forms of division of labor. Every job, whether big or small, contributes to the development of society and brings value to the community.

However, not all jobs bring people the same satisfaction and fulfillment. Factors such as working environment, salary, development opportunities, and social recognition also play an essential role in assessing the value of a job. Individuals, such as patriarchs, priests, civil servants, and businesspeople, take on many social roles. Each role requires different skills, knowledge, and responsibilities, bringing many opportunities and challenges. To be successful in their roles, individuals must constantly learn and develop themselves. However, individuals in different social positions often face pressures and temptations to achieve their goals, which can lead to misconduct and negative consequences for society, contrary to the individual's moral values and actual capabilities. Honesty plays an essential role in building trust and social relationships. When people tell each other the truth, they can cooperate more effectively and solve problems better.

On the contrary, lying can destroy trust and cause severe consequences for individuals and communities. People need to be aware of their responsibilities to society and contribute positively to the development of the community. However, many people face significant social pressures that prevent them from making free choices and healthily expressing these needs. When social norms are manipulated for personal gain, it can lead to exploitation and injustice. To build a fair and humane society, each person needs to respect the freedom and choice of each individual. Everyone has the right to live a happy and meaningful life, free from social norms. Social norms exist to facilitate people to interact and cooperate effectively. However, when norms become too rigid and oppressive, they can become a tool for control and restrict individual freedom. Imposing a single norm on everyone will inadvertently create division and conflict, stifle human diversity and creativity, and lead to discrimination, injustice, and even violence.

Social norms are often built on traditions, morals, laws, and regulations. Although necessary to maintain social order, cultural, religious, and historical differences make these norms diverse. However, "Culture plays an important role in influencing the economy" (Shahrin et al., 2023, p.511). When different norms clash, they can cause conflict and deepen social divisions. Patriarchs, priests, civil servants, and business people represent different social groups with their norms and values. Conflicts between these norms can lead to struggles for power and influence, harming individuals and undermining the stability of society. Social norms are formed to provide a common framework for human activities.

However, when norms become rigid and no longer fit the realities of life, they can have negative consequences. One concern is that norms can create inequality. When a norm is rigidly enforced, it can leave some people disadvantaged while others benefit, leading to discrimination and social injustice. In addition, social norms can stifle creativity and innovation. People too focused on following the rules may become reluctant to develop new ideas or try new things. Another area for improvement is the conflict between different norms. The diversity of cultural, moral, and legal norms across societies allows for various violations. The hidden nature of these acts, combined with the severe psychological consequences for victims, requires a comprehensive response that goes beyond the law. "Its clandestine nature and the psychological harm it inflicts on victims necessitate a comprehensive response that transcends legal frameworks alone" (Jivantika et al. P. Wadje, Girish Chandra Gulati, 2024, p.444). When these norms clash, they can cause deep societal conflicts and divisions. These conflicts can arise from differences in concepts and values between generations, social groups, or between tradition and modernity. To overcome these problems, each person must have a critical view of social norms. Each individual needs to constantly question the rationality and fairness of these norms while encouraging diversity and creativity, creating conditions for each person to develop comprehensively. Everyone can contribute to building a fair society that respects diversity and creates conditions for everyone to develop by actively asking questions and always being ready for change.

#### **4.3. Money instinct in the process of protecting the social environment**

Survival instinct is a common characteristic of all living creatures, including humans. Everyone tends to protect themselves and those around them, regardless of origin, culture, or social circumstances. Individuals strongly committed to environmental responsibility often establish good relationships with local communities, facilitating communication and active participation in social activities.

Therefore, "with a strong commitment to environmental responsibility often has established relationships with the local community, facilitating better communication and participation" (Aref Alsehami, 2023, p.308). Every job and profession is part of the social division of labor. No job is more noble than another, and all contribute to the overall development of society. However, different jobs have different requirements and working conditions, leading to income and social status differences. Money is an indispensable factor in funding large-scale scientific research projects. It allows scientists to access tools and resources to conduct complex experiments and collect data. However, over-reliance on external funding can undermine scientists' independence and lead to pressure to produce profitable results. However, when too focused on making money, each person can lose sight of the true values of life, such as love, family, friends, and self-fulfillment. Social norms are created to regulate human behavior and ensure social stability. However, when norms become too rigid and no longer suitable for reality, they can cause injustice, limit individual development, and lead to social conflicts. People must balance material and spiritual needs to build a fair and developed society. Each person needs to respect the diversity of jobs and careers while ensuring that everyone has the opportunity to develop themselves and contribute to society. In modern society, money has become an almost absolute measure of value, dominating most human activities. Focusing too much on money makes people lose many other essential values in life. Money is a means of exchange, which has become the source of many social problems. Income inequality, fierce competition, and loss of moral values are negative consequences when money becomes the ultimate goal of life. "However, all of these milestones remain within the ethical and political dimensions, without a binding character" (Masseno, M. D., 2022, p.10). When money becomes the main driving force behind human actions, people quickly fall into negative behaviors such as greed, selfishness, and even crime. Considering money as everything can lead to people taking advantage of and exploiting each other, causing disunity and inhumanity in society. To build a better society, each person needs to change their concept of life values. Instead of focusing only on getting rich, people must pay attention to spiritual values such as love, friendship, and creativity. People need to learn to be satisfied with what they have and share with those around them. The development of the market economy has increased the demand for currency, leading to the issuance of more and more money and fierce competition between currencies. Overvaluing money has profoundly changed social relationships, turning money into the goal of many people, leading to negative behaviors such as speculation, hoarding, and even crime. Income inequality is increasing, creating a society divided into rich and poor. When money becomes the most important measure of value, people quickly forget other values, such as love, friendship, and creativity. Money is becoming an increasingly dominant force in modern social life. Material values and power are increasingly measured by money. The race to make money can make people selfish and greedy, causing them to lose empathy for those around them, reducing their quality of life, and causing many social consequences. People must change their concept of life values to build a better society. Instead of focusing only on getting rich, people must seek more sustainable values such as health, knowledge, and social relationships. Divisions between groups of people, organizations, and countries are inevitable and can lead to cooperation and conflict. However, competition does not necessarily lead to negative conflict. It can also be a driving force for evolution and development if it occurs within the framework of civilization and respects norms. For example, in nature, species compete for survival. However, this competition also creates biodiversity and promotes adaptation to the environment. Similarly, competition between individuals, groups, and nations drives economic, social, and cultural development in human societies. In emerging economies, which represent rapidly developing countries, economic growth is often accompanied by increased tax rates to meet growing financial needs. "However, in emerging economies representing rapidly developing nations, development is linked to a higher tax rate effect due to increasing financing needs and a positive growth effect" (Ahmet et al., 2023, p. 409). However, competition that becomes too fierce and unfair can lead to negative consequences such as war, conflict, and social injustice. To build a peaceful and prosperous society, people must find a way to balance personal and community interests while respecting diversity and differences between individuals and groups. Discrimination based on race, gender, religion, and social status is one of the complex problems of modern society, causing many injustices and limiting human development. To build a fair and

humane society, people need to eliminate prejudice and discrimination and respect the equal rights of all people. Every individual has value and contributes to society.

#### **4.4. The role of money in business ethics and environmental protection**

Money is a transaction tool and a measure of business success. "It guides towards further refining the business model and improving the customer experience through optimization of investment returns" (Tangkin et al., 2024, p. 405). However, maximizing profits is no longer the only goal in protecting the social environment. Businesses are increasingly aware of the importance of social responsibility. Balancing economic benefits and social responsibility is a core factor for businesses to survive and develop sustainably. Providing quality products, protecting the environment, and contributing to the community help businesses build a positive image and are critical for sustainable success. Customers increasingly prioritize choosing businesses with business ethics in a fiercely competitive market. Micro-enterprises often have a fairly market orientation, focusing on meeting the needs and desires of customers. Therefore, "the market orientation of these micro business actors falls within the moderate-to-good range. Customer orientation is the most prominent dimension, while competitor orientation lags" (Yolla et al., 2023, p.493).

They are willing to pay more for products and services produced sustainably and responsibly. Therefore, combining economic benefits with social responsibility is an option and a must for all businesses. Money is a valuable tool that helps people meet basic needs such as food, housing, and healthcare while allowing individuals to focus on higher goals such as learning, personal development, and community contribution. Money plays a vital role in improving the quality of life by opening up opportunities for high-quality education. A high-quality education system equips learners with the necessary knowledge and skills, helping them develop their personalities and become valuable citizens. Money is also a driving force for creativity and innovation. When people do not have to worry about economic problems, they can spend their time and mind pursuing their passions, developing new ideas, and creating new social values. However, money is just a tool; it cannot buy true happiness. Focusing too much on making money can lead to negative consequences such as greed, fraud, and losing the actual value of life. People need to use money wisely and responsibly. "The corresponding amount of money measures the standards of tradition, religion, and law. The difference in the money returned determines the degree of right and wrong, as well as good and evil in social life. Money is a force that governs individuals" (Y et al., 2024, p.330).

Money is an essential bridge between nations in a socially and environmentally sound economy. Free investment capital has created strong links between economies, encouraging cooperation and minimizing conflicts. As a transaction tool, money is essential in promoting international cooperation. It finances development projects, builds infrastructure, supports developing countries, reduces inequality, and builds a peaceful, sustainable world. However, money is also a double-edged sword. Using money without transparency and accountability can lead to many negative consequences, such as corruption, unfair competition, and conflict. Corruption and other negative behaviors undermine public trust and significantly hinder the sustainable development of a country. When material values are placed first, human values are easily overlooked, leading to an unjust and divided society. Solidarity is a bond between individuals or groups, often based on a normative foundation such as a community. "Solidarity means a relationship between persons or groups, which gives benefits based on a particular society. Thus, any rights stemming from solidarity are not humanitarian rights" (Alubaidi et al., 2024, p.14). Although everyone benefits significantly from solidarity, it is often not fully recognized and considered a fundamental human right. Fierce competition and technological development have created many new challenges in protecting the social environment. "The use of technology often involves collecting data from multiple sources, creating challenges in ensuring that data are managed ethically and responsibly" (Mhd Halkis, 2024, p.394). Inequality is increasing, the gap between rich and poor is widening, and social problems such as unemployment and crime are becoming more serious.

In modern society, money is increasingly becoming a measure of human value. Overemphasizing material things has made many people greedy, selfish, and willing to do anything to achieve the goal of getting rich, not only causing severe consequences for individuals but also negatively affecting the

whole society. To solve this problem, each person needs to change their perception. Educating moral values needs to be focused on from an early age. In addition, the state needs appropriate policies to reduce inequality and create opportunities for everyone. Businesses must operate responsibly; society must protect the environment and respect workers' rights. People must also be aware of reasonable consumption, choose products with clear origins, and be environmentally friendly. Public policy plays a vital role in shaping society. A fair tax system, effective social policies, and a transparent business environment will promote sustainable development and reduce inequality. Therefore, "Taxpayers with a great spirit of nationalism and morals will keep paying taxes" (Dombrowski et al., 2020, p.104). However, sound policies and a solid moral foundation must go hand in hand to build a good society.

Moral education helps people develop a sense of responsibility towards the community. In addition, consumer culture also needs to change. Over-emphasizing materialism and considering money the only measure of success has led to many consequences. People need to be encouraged to live sustainably. The development of a country depends not only on economic factors but also on public policy, moral values, and social culture. Therefore, "the purpose will be to achieve fairer and more ethical decisions, through respect for and observance of constitutional and legal precepts" (Puschel et al., V. C. L. L., 2022, p.220). Every individual, business, and government is responsible for contributing to building a better society.

Unsustainable business practices pose a serious threat to the future of the planet. Businesses must be more responsible to the environment and the community to build a sustainable society. Public policies must be adjusted to encourage green business practices and reduce inequality. At the same time, raising education and awareness about sustainable development is extremely important. Every individual needs to change their consumption habits and choose environmentally friendly products. Businesses must invest in clean technology and innovation to minimize environmental negative impacts. The state must build a strict and transparent legal framework, creating favorable business conditions for operating responsibly. Sustainable development is the responsibility of the whole society. Only when everyone works together can each person build a better future for future generations.

## 5. CONCLUSION

Through the discussion, the content has achieved some results as follows:

First, survival is the instinct of all species. Species constantly interact with each other, creating a balanced ecosystem. There is no distinction between good and evil in the survival instinct.

Second, humans are divided into many different groups for survival. Competition and cooperation between families, religions, states, companies, and banks are competition and cooperation between groups. When the same species becomes the object of competition, the concept of good and evil appears.

Third, the object of morality is truth, which is the life of each species. In the process of working, everyone seeks the truth and cooperates. However, in the race for benefits, especially in protecting the social environment, the concept of "money" becomes the top competitive target, leading to the appearance of the instinct to make money.

Fourth, the fierce competition for money in social environmental protection quickly leads to conflicts. Dialogue and tolerance are necessary to solve this problem, building a common moral foundation for cooperation.

Fifth, happiness is morality; having morality is having money; therefore, having money is having happiness. A happy social life is not only about having morality but also about having money. The compensation between money and morality makes the social environment richly happy.

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